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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

SERIAL No. : 10/058,394 CONFIRMATION No.: 7392  
APPLICANT : Garella et al.  
FILED : January 28, 2002  
ART UNIT : 2164  
EXAMINER : Not yet known  
  
DOCKET NO : 128/1  
CUSTOMER NO : 36829

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

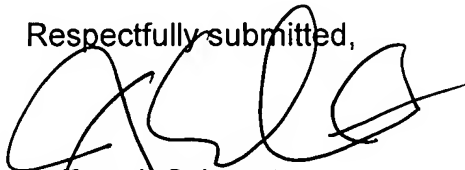
**SUBMISSION OF DOCUMENTS**

Sir:

Enclosed please find a "Revocation of Power of Attorney with New Power of Attorney and Change of Correspondence Address" and a Statement Under 37 CFR §3.73(b) to be filed in the United States Patent and Trademark Office in the above-referenced patent application.

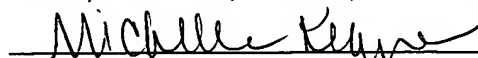
If there are any fees due in connection with this matter, please charge the undersigned attorney's Deposit Account No. 50-2716.

Respectfully submitted,

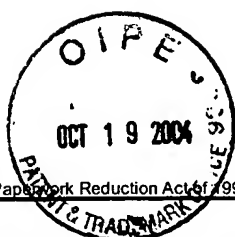
  
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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450 on: October 15, 2004.

  
Michelle Keane

October 15, 2004  
Date



PTO/SB/82 (09-03)

Approved for use through 11/30/2005. OMB 0651-0035

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**REVOCATION OF POWER OF  
ATTORNEY WITH  
NEW POWER OF ATTORNEY  
AND  
CHANGE OF CORRESPONDENCE ADDRESS**

Application Number	10/058,394
Filing Date	January 28, 2002
First Named Inventor	Garella et al.
Art Unit	2164
Examiner Name	Not yet known
Attorney Docket Number	128/1

**I hereby revoke all previous powers of attorney given in the above-identified application.**☐ A Power of Attorney is submitted herewith.**OR**☒ I hereby appoint the practitioners associated with the Customer Number:

36829

☒ Please change the correspondence address for the above-identified application to:☒ The address associated with  
Customer Number:

36829

**OR**☐ Firm or  
Individual Name

Address

Address

City

State

Zip

Country

Telephone

Fax

I am the:

☐ Applicant/Inventor.☒ Assignee of record of the entire interest. See 37 CFR 3.71.  
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)**SIGNATURE of Applicant or Assignee of Record**

Name Glenn C. Garella for Centric Financial, LLC

Signature

Date

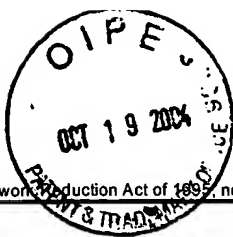
Telephone

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below\*.

☒ \*Total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.36. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

**STATEMENT UNDER 37 CFR 3.73(b)**Applicant/Patent Owner: Garella et al.Application No./Patent No.: 10/058,394 Filed/Issue Date: January 28, 2002Entitled: METHOD FOR FUNDING INITIATIVES UNDER THE COMMUNITY REINVESTMENT ACTCentric Financial, LLC, a Limited Liability Company  
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest; or
2. ☐ an assignee of less than the entire right, title and interest.  
The extent (by percentage) of its ownership interest is \_\_\_\_\_ %  
in the patent application/patent identified above by virtue of either:

A. ☐ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

**OR**

B. ☒ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: Glenn C. Garella and Roger Pell To: Mony Group, Inc.  
The document was recorded in the United States Patent and Trademark Office at  
Reel 14149, Frame 618, or for which a copy thereof is attached.
2. From: Money Group, Inc. To: Centric Financial, LLC  
The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
3. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet.

☒ Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

November 7, 2004

Date

704/577-7105

Telephone number

Glenn C. Garella for Centric Financial, LLC

Typed or printed name

Signature

CEO

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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## ASSIGNMENT

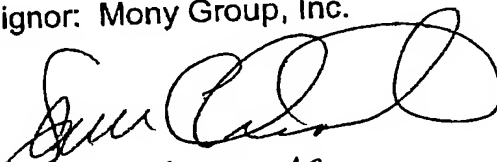
Mony Group, Inc. ("ASSIGNOR"), owner of the entire right, title and interest, together with all rights of priority, in and to the invention entitled "METHOD FOR FUNDING INITIATIVES UNDER THE COMMUNITY REINVESTMENT ACT" as described in the Application Serial No. 10/058,394, by assignment from inventors Glenn C. Garella and Roger Pell as shown on the assignment as recorded in the United States Patent and Trademark Office on Reel No. 14149, Frame No. 618, in consideration of the sum of \$1.00 (One Dollar), and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, do hereby sell, assign and transfer unto Centric Financial, LLC, a limited liability company organized under the laws of the State of North Carolina, and having a business address of 531 Hermitage Court, Charlotte, North Carolina, 28207, ("ASSIGNEE"), the entire right, title and interest, together with all rights of priority, in and to said patent application and as described and/or claimed in any and all applications for Letters Patent based thereon including divisions, continuations, continuations-in-part and reissues thereof as well as all foreign counterparts thereof together with all Letters Patent issuing on any of the aforesaid applications for Letters Patent, the same to be held and enjoyed by ASSIGNEE, its successors, assigns or other legal representatives, to the full ends of the terms of all said Letters Patent therefor which may be granted.

AND ASSIGNOR HEREBY AUTHORIZES ASSIGNEE to make applications for and to receive Letters Patent for said invention in any foreign countries in its own name at its election.

AND ASSIGNOR HEREBY COVENANTS AND AGREES that it will execute or procure any further necessary assurance of title to said invention and any Letters Patent which may issue therefor and that it will, at any time, upon the request and at the expense of ASSIGNEE deliver any testimony in any legal proceedings and execute all papers that may be necessary or desirable to perfect the title to said invention or any Letters Patent which may be granted therefor in ASSIGNEE, its successors, assigns, or other legal representatives, and that it will, at any time, upon the request and at the expense of ASSIGNEE execute any continuations, divisions, reissues, or any other additional applications for Letters Patent for said invention or any part or parts thereof, all of which applications and any Letters Patent issuing thereon are hereby assigned to ASSIGNEE, and will make all rightful oaths, and do all lawful acts requisite for procuring the same therein, without further compensation, but at the expense of ASSIGNEE, its successors, assigns or other legal representatives.

AND ASSIGNOR HEREBY AUTHORIZES AND REQUESTS the Commissioner of Patents and Trademarks to issue any and all Letters Patent of the United States for said invention, resulting from any of the aforesaid applications to said Centric Financial, LLC, as sole ASSIGNEE.

Assignor: Mony Group, Inc.

By:   
Name: SAM CHEN  
Title: VP  
Date: 7-21-04

SEAL